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## Trust is What You See: Identifying Trust Cues for Online Classified Websites

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### **Abstract:**

*More than 1 billion websites exist on the Internet. What are the factors that influence website adoption and how can an online brand be created. How can a user decide which website to trust? How is online trust created?*

*Today's brand managers know that websites are integral to their business and would need to know the constituents of online trust for brand building on the net. This study focuses on the role of trust in the adoption of online classified websites. Our survey was conducted with professionals in India who had used any Online Classified website.*

*Trust is important to the users of online classified websites. Trust was mostly impacted in the context of online classified websites by information quality, sense of community, usability and prior experience. It had positive correlation with most other trust variables, though its impact was least for reputation and usefulness. Community remains a significant aspect of trust. Users believe that usability factors are relevant in their relationship with the website, and being in control of the navigation process had high correlation.*

*In the context of a transaction oriented category like classified websites, information quality remains the key trust metric, and brand managers need to zealously guard against fake, irrelevant and junk information which can erode trust. Users also look to ensuring an experience design that helps them remain in control, and this has strong implications in user experience creation and management.*

### **1. Introduction**

Trust is a multi-dimensional construct (Bromeley and Harris, 2006). While trust is considered to be the glue for all transactions, its significance for the online medium is even more profound (McKnight et al, 2002). Transactions which are characterized as faceless and intangible could deter people from any type of online transactions (Beldad et al, 2010). A climate of trust has to be created and maintained to acquire and retain online consumers, as well maintain a competitive advantage (Urban et al, 2009). While trust has been studied in the offline medium (Doney and Cannon, 1997; Barney and Hansen, 1994; Lane and Bachmann, 1998), online trust research is still nascent. The studies have been largely limited to e commerce (Palvia, 2009; Corbitt et al, 2003; Teo and Liu, 2007; Gefen, 2000) and news consumption (Tsfati, 2010; Chung et al, 2010; Nah and Chung, 2012). But as Internet usage percolates into different strata of society, it is essential to understand the impact of trust on the usage of different categories of websites (Bart et al, 2005). Website Trust will be a key differentiator that will determine success or failure of websites (Urban et al, 2000).

#### *1.1. The Medium: Online Classified Websites*

Classified advertising has been the backbone of newspaper advertising (Kaye and Quinn, 2010) for decades. This industry has been disrupted early by Internet advertising (Schiller, 1999). Classified websites like monster.com, realtor.com, match.com, cars.com etc. have good traffic and user base and have aggregated users rapidly. Older search patterns have changed rapidly with the advent of Internet. The volume of information provided at very low cost by websites like match.com has changed the way people search for jobs, partners, homes and automobiles (Kroft and Pope, 2010). Their research also studies the effect of Craigslist's expansion, and how internet classified websites have negatively impacted print newspaper advertisements.

This study focuses on the role of trust in the adoption of online classified websites in India. Top classified websites in India, according to Alexa (2016) are naukri.com (rank 32), olx.in (Rank 53), Quikr.com (Rank 63), Shaadi.com (rank 123), 99acres.com (rank 139), carwale.com (rank 177), magicbricks.com (rank 195), timesjobs.com (rank 196), indeed.com (rank 197). As evident, these include horizontal and vertical websites. The IAMAI (Digital Commerce, 2015) values the Indian online Classified advertising market at Rs. 896 Crores, a large proportion of which is revenues from matrimonial websites. 55% of Online users in India is said to have used the Internet for looking/applying for a job (Zainubai, 2016).

### 1.2. Defining Trust

Lack of a precise definition has been the bane of studies in Trust (Bhattacharya et al, 1998). Trust is implicit in most transactions, hence difficult to measure directly (Zucker, 1986). Many research studies attempt to define trust based on empirical studies, thereby trying to fit it into their unique contexts (McKnight and Chervany, 2002).

Studying the various perspectives of trust, Bhattacharya et al (1998) list the various themes of this dimension as, trust in a risky and uncertain environment, as an expectancy, strength and importance of trust, trust as dependent on context and person, and that 'trust' is good. Trust is therefore according to the authors, an expectancy of positive.

Analysing a huge volume of trust literature, McKnight and Chervany (2001) identified that from the 'trustee' perspective, four high level categories constituted trust, benevolence (acting in one's interest), integrity (good faith and fulfillment of promise), Competence (ability to do what is to be done) and predictability (actions are consistent enough to be forecast).

### 1.3. Online Trust

Trust in the online environment is complex. Reviewing extant literature on online trust, Grabner-Karuter and Kaluscha (2003) proposed that trust construct has two main dimensions: institutional trust (system trust) and interpersonal trust factors (dispositional trust, trusting beliefs, trusting intention, and trust related behaviours). The authors also mention that most empirical research tests only a subset of the trust construct due to constraints.

Drawing from a large body of research, Hsu, et al (2008) groups trust antecedents into personality based trust, knowledge based trust and institution based trust. Personality based trust factors refer to individual predisposition to trust. Propensity to trust is especially important for inexperienced online consumers (Gefen, 2000). Knowledge based trust antecedents are developed over time and interaction history (McKnight et al, 1998). Knowledge based trust has factors such as familiarity, reputation, brand, Size, Website quality (content, structure, navigation) and customer service (Hsu, 2008). Institution based trust include perceived security (Chellappa and Pavlou, 2002), perceived privacy (Liu et al, 2005) and third-party assurance (Tang et al, 2003).

Many researchers have emphasized the unique role of web elements in building online trust (Bart et al, 2005; Ganguly et al, 2010; Kim et al, 2009). In a model proposed by Corritore et al (2005), the key factors identified for building trust in the online environment were credibility, ease of use and risk.

As the medium is Online and technology is the backbone of transactions, many authors have considered technology too to be an object of trust (Corritore et al, 2003; Vance et al, 2008). The differentiation could be that 1) Internet as a technology is an object of trust 2) technology deployed by the website is an object of trust. Technology Trust is considered a subset of organizational trust, with adherence to technical standards, security procedures and protection mechanisms (Ratnasingam and Pavlou, 2003). In the online context, technology and the organization deploying the technology are both considered objects of trust (Beldad et al, 2010). The cause and effect relationship of website usage and trust has been mentioned in literature and Grabner-Krauter (2009) considers this likely to be reciprocal.

### 1.4. Trust and Categories of Websites

Researching the role of trust in Web 2 social networks, Grabner-Krauter (2009), mention that in 'online groups that operate on functional support and shared experience, utilitarian value might be especially important'. As this is mentioned in the context of websites like eBay, this can be extended to classified advertising websites too. Building on the 'cognitive perceptions of trust' (McKnight et al, 1998), Grabner-Krauter (2009) cites 'network characteristics such as the size of the network, participant volume, privacy and security, usefulness and ease of use as important antecedents for initial trust formation'.

## 2. Objectives

Trust is an essential pre-condition for user interaction. For users to have meaningful interactions, websites must construct messages that provide the users with motives to trust and be trustworthy (Boyd, 2006). The Website itself is perceived as an object of trust, and this has dual characters, that of an organization (the network provider) and a technology (Internet) (Grabner-Karuter, 2009). Customers have to trust not only the website, but also the company behind the site, and even an explanation of why the site is trustworthy ((Boyd, 2003).

Trust is relevant only in the presence of risk. Increase in risk perceptions could result in an augmentation of degree of trust (Koller, 1988). Therefore, the perceived risk in the website would also contribute to the relative relevance of trust in their website selection. Lee and Turban (2001) identified that the site features that determine trust can also vary in importance across products. Therefore, we arrive at our first hypothesis,

- H1 The Online Classified Website has to be trusted for use.

Recommendations and referrals were considered to be major factors for joining OSNs (Grabner-Krauter, 2009). Snippets of second hand information like feedback from friends and word of mouth comments from other customers can impact online trust (Walczuch and Lundgren, 2004). This was studied as the following:

- H2 Users of Online Classified Websites were referred to the Website by their trusted peer network

Online communities can serve a business function too. A business based virtual community consists of a viable trading and marketing platform that enables commercial interaction between sellers, buyers and intermediaries (Ginsberg, 2000). In arguing on whether eBay can be termed a community, author Boyd (2006) concludes that communities can be as valid when grounded on commerce. Social presence is found to have a positive identification with online groups and communities (Schimke et al, 2007)

As the content on Internet Classified Websites is user contributed, this lowering of guard to admit virtual strangers can happen only if there is an inherent trust that emerges in a community. Confirming the same, Wu et al (2010) also point out that such virtual communities are relatively simple environments where most members tend to share and acquire information only. The derived benefit to the person using it increases with the quantity and intensity of use of other participants (Kollman, 2006).

In the context of Internet classified website participants, it has been written that customers do not frequently repeat or meet each other, or interact with each other repeatedly (Resnik and Zechhouser, nd). As Zee et al (2009) comments, 'at a depersonalized level, individuals do not verify trust before engaging with other members of the community'. This was termed as:

- H3: Users on Online Classified Websites trust other users as part of a community.

Online trust is positively correlated to online purchase intention (Kuan and Bock, 2007). In the context of Online classified websites, this can be modified to intention to post. Intention to behave is a prime determinant of actual behavior (Heijden et al, 2003). So, the fourth of our research question was:

- H4: Online trust is positively correlated to intention to post

### 3. Research Methodology

Operationalizing the Website factors of trust for measurement, many relevant items were identified from different researchers. We grouped them into website specific variables and reputation specific variables.

#### 3.1. Website Variables

As discussed by Urban et al (2009), the can be grouped into Home Page, Categorization, Product Information, Customer Service, Logout and Registration. Except for customer service, all of the other four can be used for Online Classified Websites too. Navigation is considered especially important for community sites (Bart et al, 2005). These are grouped under Ease of Use, as they pertain to functionality, accessibility of information and navigation (Reibstein, 2002). Usability has been shown to be a key factor when the using Internet (Flavian et al, 2006). Customers are likely to trust websites that contain accurate, correct and complete information (Kim et al, 2005).

#### 3.2. Reputation Variables

Perceived size (Jarvenpaa et al, 2000) and reputation (Yoon, 2002), stickiness (the frequency of repeat visits, continuous patronage, positive recommendations), site longevity and selection of items (Smith et al, 2000); stickiness is often a consequence of trust (Liu et al, 2005); performance (Sztompka, 1999); familiarity too is considered to be an essential imperative for trust formation (Mollering, 2006). Usefulness is a key factor to be considered for classified websites, it has been suggested (Swaminathan et al, 2006) that greater the perceived usefulness, greater the likelihood of electronic exchange. Trust is developed with experience, trust is developed over a process of repeat visits as a user gains experience and believes that his expectations are repeatedly met (Urban et al, 2009). Kollman (2006) mentions some specific variables for classified websites include database quality (number of listings, description depth, quality of items); Intermediate service quality (Closeness of search results, ease of contacting members); actual transformation (Actual availability, objective degree of conformity between electronic expectation and real item); Intermediation costs (cost for placing ad). Jarvenpaa et al (2006) also mention that the larger the firm, the more it is perceived by customers that it will fulfill its promises to the customers, in fact, size and reputation are likely to interact.

Our survey was conducted with professionals in India who had used any Online Classified website. Though a choice of two popular websites were offered, all the users chose to respond for the website they most used (olx.in). The respondents mostly had long Internet usage history, with most of them having used the Internet for more than 5 years. Respondents were predominantly Male, and in their youth. Demographic statistics are provided in Table 1.

Age		Percent
	21-25	23.00%
	26-30	59.00%
	31-35	15.00%
	36-40	3.00%
Gender	Male	75.00%
	Female	25.00%
Internet Usage Experience	Less than 1 year	3.00%
	1-2 years	3.00%
	3-4 years	7.00%
	More than 5 years	87.00%

Table 1: Demographic profile of sample

Our survey was hosted online and respondents answered it online. As the study is on an Online website, we consider this as norm. Of the 119 respondents for the study, only 104 were used in the data analysis, some of them failed to meet the qualifier (usage of an online classified website) while those with inconsistent or missing values were removed.

### 3.3. Scale

A 7 item scale used to measure trust in the context of Online Classified Websites. To ensure reliability and validity, we have operationalized each construct with multiple items. A total of 14 constructs were used, with 69 items. The items were used from previously validated instruments. We made modifications to some items based on the nature of our study. We have also added a few new items to ensure applicability to the context of classified websites.

## 4. Findings and Discussion

The intention of the study was to validate the items for the Individual websites and seek their relationship to Online Branding. As the sample size was limited, and the intention of the study was to identify variables for detailed research, we used Partial Least Square Regression to study the relationships between the variables. PLS synthesizes multiple regression and principal component analysis, and in an exploratory study as this, the chief value of it derives in the study of a very large set of variables (Abdi, 2010).

Cronbach's alpha is at .859, displaying high reliability. Factor Analysis yielded a granular understanding of trust objects for the users of online classified websites. The overall fit of the model is good at  $R^2$  at .339.

Trust is important to the users of online classified websites, validating H1. Trust was mostly impacted in the context of online classified websites by information quality, sense of community, usability and prior experience. It had positive correlation with most other trust variables, though its impact was least for reputation and usefulness. The users did not find perceived risk as important for the use of the website. It could also be a hygiene factor, not that the user expressly checks for trust, but would not patronage an untrustworthy website (Heijden et al, 2003).

The website needs to meet the user expectation to enhance trust scores. Information Quality remains a prime requirement for trust creation, and trust is built when the listings are accurate and current. The user expectation is that the listings on the website are honest and sincere. This is in accordance with previous research (Filieri et al, 2015; Cheung et al, 2008). Trust in the quality of information in the listings remain a top builder of website trust. This is of interest to all websites which have user generated content.

The lack of trust relevance of the category of websites is expressed in their reluctance to share personal information with the website, their neutrality to the risk associated with the usage. Community remains a significant aspect of trust, thereby validating H3. This supports that communities of commerce too have characters similar to those of social networking (Lu et al, 2010; Xiong and Liu, 2003).

Reputation metrics like perceived size and being well known are not considered a trust inducing factor. Recommendations from their peer network was not a strong factor for website trust. And H2 was therefore not satisfactorily explained.

Website experience is a strong creator of trust. Users believe that usability factors are relevant in their relationship with the website, and being in control of the navigation process had high correlation. Usability has been studied extensively in previous researches and is a creator of website trust (Sivaji et al, 2011). Users intend to continue usage of a trusted website, and as H4 contends is a reason for intention to continue use.

### 4.1. Descriptive and Correlations

No	construct	No of items	mean	Std dev	Correlations													
					1	2	3	4	5	6	7	8	9	10	11	12	13	
1	Online trust	4	4.11	1.51	1													
2	Usability	8	5.2	1.02	0.52													
3	Information Quality	4	4.6	1.23	0.76	0.25												
4	Perceived Size	2	4.9	1.18	0.05	0.21	0.03											
5	Community	3	3.98	1.23	0.68	0.2	0.44	0.11										
6	Positive Referrals	3	4.16	1.34	0.48	0.18	0.22	-0.01	0.31									
7	Experience	2	4.54	1.05	0.65	0.04	.231	0.1	-0.06	-0.13								
8	Loyalty	2	3.68	1.05	-0.18	0.06	0	0.07	0.08	0.18	0.13							
9	Familiarity	2	3.68	1.5	-0.12	-0.06	0.12	0.16	-0.05	-0.04	0.48	0.19						
10	Usefulness	10	4.59	1.1	-0.11	-0.07	0.06	0.09	-0.11	-0.13	0.47	0.29	0.4					
11	Recommendations	3	4.23	1.22	-0.22	-0.42	0.05	0.13	-0.29	-0.17	0.54	0.19	0.53	0.46				
12	Reputation	4	4.97	1.17	-0.28	-0.27	-0.19	-0.01	-0.3	-0.11	0.35	0.09	0.36	0.31	0.38			
13	Perceived risk	3	3.13	1.18	0.31	0.09	-0.2	0.04	0.11	0.2	0.04	0.02	-0.05	0.03	0.03	-0.12		
14	Intention to use	3	4	1.36	0.74	-0.07	0.25	0.21	0.06	0.04	0.46	0.06	0.61	0.39	0.46	0.37	0.02	

Table 1

#### 4.2. Recommendations

Trust can be created online, and built incrementally through reinforcing encounters with the Websites (Shankar et al, 2002). What our study holds most significant for managers of brands is that the Trust variables could be significantly different for different categories of websites. In the context of a transaction oriented category like classified websites, information quality remains the key trust metric, and brand managers need to zealously guard against fake, irrelevant and junk information which can erode trust. Users also look to ensuring an experience design that helps them remain in control, and this has strong implications in user experience creation and management.

#### 4.3. Future Research

In recent years, both business houses as well as academicians have displayed an increased interest in trust within the digital environment (Beldad et al, 2010). Trust has been studied in the context of travel websites (Burgess et al, 2011; Law and Bai, 2008), e commerce (Wang and Emurian, 2005; Teo and Liu, 2007) and social networking websites (Fogel and Nehmad, 2009). In the context of user generated content transaction websites like classifieds, the trust variables may also depend more on functional values as much as on the community connect. How they differ from OSNs too could be studied by future researchers, as they share common traits but have less affinity within group.

#### 4.4. Limitations

Trust differs across communities and in this study, we have only studied Indian users, we have not made differentiation on sub communities within India. Our focus in this study has been horizontal classified websites, and therefore we have not studied type of category effects (automotive classifieds, job classifieds etc.). We have not explored trust variance in websites which are free to use and those that have a subscription model. We have not studied the role of the role of offline trust, which involves the offline activities of the firm (Shankar et al, 2002). Trust has an individual aspect, and why a person trusts or not trusts is based on the psychology of the person (Tyler and Kramer, 1996). This has not been factored in the current study.

### 5. Conclusion

Today it is estimated that there are more than 1 billion websites (internetlivestats, 2016). How does a website ensure that it enters a user's consideration set is a key question that is of importance to the brand manager. Trust though studied offline extensively, is still nascent when it comes to online websites. Our study hopes to pave the way for future researchers to explore the variables that may constitute the trust construct in Online Branding for Online Classified Websites.

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**Questionnaire****➤ Trust and website visit**

- This website is trustworthy (Jarvenpaa)
- I will only visit websites I trust (new)
- I trust the company that runs the website (new)
- I do not think trust in the website is important in this type of websites (new)
- This website's behavior meets my expectations (Jarvenpaa modified)

**➤ Usability**

- in this website, everything is easy to understand (Flavian)
- This website is simple to use (modified,, Flavian)
- It is easy to find information I need from this website (Flavian)
- It is easy to move within this website (Flavian)
- When I am navigating this site, I feel that I am in control of what I can do (Flavian)
- The home page is easy to understand and easy to use (new)
- The listing categories offered are adequate and easy to understand (new)
- Registration and logout is easy on the website (new)

**➤ Information quality**

- I think the information offered in this site is sincere and honest (Modified Flavian)
- This site provides accurate information (SHCHIGLIK)
- This site provides current information (modified SHCHIGLIK)

**➤ Perceived size**

- This website is very large (Modified Jarvenpaa)
- This website is the largest of its kind (modified Jarvenpaa)

**➤ Community**

- I feel a part of the website community (modified TEO)
- I have complete trust in other users of this website (modified Teo)
- I trust it because it is used by people like me (NEW)

**➤ Referrals**

- my referral sources encourage me to visit the website (modified from kuan and bock)
- My referral sources share with me their positive experience on the website (modified from kuan and bock)
- I Trust the website because my friends trust it (new)

**➤ Experience**

- I think I made the correct decision to use this website (Flavian)
- the experience I had with this website has been satisfactory (Flavian)

**➤ Loyalty**

- I visit this website more frequently than others in the same category (Flavian)
- I dont use other similar websites (Flavian modified)

**➤ Familiarity**

- I am familiar with the website (modified Gefen)
- I am familiar with the process of viewing and posting listings on the website (modified gefen)

**➤ Usefulness**

- I am happy with the speed of search results (modified Kollman)
- I am satisfied with the closeness of search results (Kollman)
- I am satisfied with the quality and authenticity of buyers (Kollman)
- I am happy with the total number of listings on the website (Modified Kollman)
- I am happy with the total buyers available for my listing (Modified Kollman)
- I am happy with the views for my listing (Modified Kollman)
- I am satisfied with the depth of information about the listing (modified Kollman)

- I am happy with the quality of items in the listings (modified Kollman)
- I feel the electronic information closely matches the actual product on the website (Modified Kollman)
- I am happy with the payment for the listing (Modified Kollman)

➤ **Recommendation**

- I will recommend this website to other people (Ribbink)

➤ **Reputation**

- This website is highly regarded (Corritore)
- This website is well known (modified Jarvenpaa)
- I feel I must be cautious when I am using this website (Corritore) (reverse)
- This website has a bad reputation (reverse) (modified Jarvenpaa)

➤ **Perceived Risk**

- I am taking a chance interacting with this website (Corritore)
- I feel unsafe using this website (Corritore)
- I don't think there is any risk in using this type of website(new)

➤ **Intention to use**

- I intend to use this site to view postings (new)
- I intend to use this website to list my postings (new)